

Certificate Number: 15317-NJ-DE-033951345

Bankruptcy Case Number: 19-27017



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 14, 2020, at 11:50 o'clock AM PST, Andres Cruz completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: January 14, 2020 By: /s/Janice Morla

Name: Janice Morla

Title: Counselor